January 28, 2013

To Whom It May Concern,

This is to certify that Dr. Sahar Ahmed Nasr is the co-author and main contributor of the recent paper titled "Iraq Investment Climate Assessment: World Bank Report No. 1837", published by the World Bank, Washington D.C.

Dr. Nasr's main contributions covered the "*Access to Finance*" chapter and its importance in the development of the Iraqi private sector and economy at large.

This paper was presented at the Iraq Finance and Investment Conference on February 29, 2012.

Best Regards,

- Hooman Dabidian (Project Team Leader)

01/28/13